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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/046,997	01/16/2002	Michael Wayne Brown	AUS920010746US1	6351
35525	7590	04/08/2009	EXAMINER	
IBM CORP (YA)			BARTLEY, KENNETH	
C/O YEE & ASSOCIATES PC			ART UNIT	PAPER NUMBER
P.O. BOX 802333				3693
DALLAS, TX 75380				
NOTIFICATION DATE		DELIVERY MODE		
04/08/2009		ELECTRONIC		

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

ptonotifs@yeeiplaw.com

Interview Summary	Application No.	Applicant(s)	
	10/046,997	BROWN ET AL.	

Examiner	Art Unit
KENNETH L. BARTLEY	3693

All participants (applicant, applicant's representative, PTO personnel):

(1) KENNETH L. BARTLEY. (3) _____.

(2) Houda El-Jarrah (Appl. Atty.). (4) _____.

Date of Interview: 02 April 2009.

Type: a) Telephonic b) Video Conference
c) Personal [copy given to: 1) applicant 2) applicant's representative]

Exhibit shown or demonstration conducted: d) Yes e) No.
If Yes, brief description: _____.

Claim(s) discussed: 1.

Identification of prior art discussed: Patent No. 6,612,488 - Suzuki.

Agreement with respect to the claims f) was reached. g) was not reached. h) N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: Proposed amendments to claim 1. Applicant to remove primary and secondary account holder. Examiner expressed concern about potential prior art overcoming one claim element (default address co-located with GPS device for transaction) and possible need in future to further limit the claim if prior art is later found by Examiner that overcomes proposed amendment.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

/Kenneth L. Bartley/
Examiner, Art Unit 3693